

Information to identify the case:			
Debtor 1:	Carolyn E. Brown		
	First Name	Middle Name	Last Name
Debtor 2:			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		
Case number:	20-20921-CMG		
	Social Security number or ITIN:	xxx-xx-0239	
	EIN:	-- --	
	Social Security number or ITIN:	-- --	
	EIN:	-- --	
	Date case filed in chapter:	13	9/24/20
	Date case converted to chapter:	7	12/8/20

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Carolyn E. Brown	
2. All other names used in the last 8 years		
3. Address	11 Oak Glen Lane Colts Neck, NJ 07722	
4. Debtor's attorney Name and address	Joseph Casello Collins, Vella & Casello 2317 Route 34 South Suite 1A Manasquan, NJ 08736	Contact phone (732) 751-1766 Email: jcasello@cvclaw.net
5. Bankruptcy trustee Name and address	Thomas Orr Law Office of Thomas J. Orr 321 High Street Burlington, NJ 08016-4496	Contact phone (609) 386-8700

For more information, see page 2 >

Debtor **Carolyn E. Brown**

Case number **20-20921-CMG**

6. Bankruptcy clerk's office	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 12/10/20
<p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov. (800) 676-6856</p>		
7. Meeting of creditors	January 6, 2021 at 10:30 AM	Location:
<p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.</p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>		
8. Presumption of abuse	The presumption of abuse does not arise.	
<p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 3/8/21
<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> <p>You must file a complaint:</p> <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). <p>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</p>		
<hr/>		
<p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>		
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<p>Please do not file a proof of claim unless you receive a notice to do so.</p>		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

In re:
Carolyn E. Brown
Debtor(s)

Case No. 20-20921-CMG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Dec 10, 2020

Form ID: 309A

Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 12, 2020:

Recip ID	Recipient Name and Address
db	+ Carolyn E. Brown, 11 Oak Glen Lane, Colts Neck, NJ 07722-1612
519000420	+ Alta Mar Condominium Association, 2825 Palm Beach Blvd, Fort Myers, FL 33916-1513
518966524	+ Axios Bank, 9205 W. Russell Road, Suite 400, Las Vegas, NV 89148-1468
519001119	+ Browns Heating Cooling Inc, 88 Birch Ave, Little Silver, NJ 07739-1107
518966528	+ Complete Business Solutions Group, PAR Funding, 2000 PGA Blvd, Suite 4440, North Palm Beach, FL 33408-2738
518966529	Elan Financial Svcs, P.O. Box 7904408, Saint Louis, MO 63179-0408
518966530	Everest Business Funding, 8200 BW 52nd Terrace, 2nd Floor, Doral, FL 33166
518966531	+ Everydat Capital, 116 Nassau Street, Suite 804, New York, NY 10038-2481
518966532	+ Fast Capital 360, Forward Financing, 100 Sumer Street, Suite 175, Boston, MA 02110-2106
518966534	High Speed Capital, LLC, 1 Evertrust Plz, Ste 1401, Jersey city, NJ 07302-3087
518986717	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
519011909	+ Mantis Funding LLC, C/O Zachter PLLC, 2 University Plaza, Suite 205, Hackensack, NJ 07601-6211
518966536	+ McComber & McComber, 54 Shrewsbury Ave, Red Bank, NJ 07701-1176
518966537	+ Memorial Sloan Kettering, 1275 York Avenue, New York, NY 10065-6094
519000423	+ Pioneer Credit Recovery, PO Box 1018, Moorestown, NJ 08057-0018
519014043	+ Quicken Loans, LLC, 635 Woodward Avenue, Detroit, MI 48226-3408
518966539	+ Raymond Dietrich, 1095 Ridge Ave, Manahawkin, NJ 08050-5608
519020074	+ Raymond Dietrich, c/o Giordano, Halleran & Ciesla, P.C., 125 Half Mile Road, Suite 300, Red Bank, NJ 07701-6777
519000424	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court., State of New Jersey, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245
518992263	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
519002936	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108

TOTAL: 21

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: jcasello@cvclaw.net	Dec 10 2020 22:21:00	Joseph Casello, Collins, Vella & Casello, 2317 Route 34 South, Suite 1A, Manasquan, NJ 08736
tr	+ EDI: QTJORR.COM	Dec 11 2020 02:03:00	Thomas Orr, Law Office of Thomas J. Orr, 321 High Street, Burlington, NJ 08016-4411
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 10 2020 22:23:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Dec 10 2020 22:23:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518966523	+ EDI: AMEREXPR.COM	Dec 11 2020 02:03:00	American Express, Bankruptcy Department, P.O. Box 981540, El Paso, TX 79998-1540
518994497	EDI: BECKLEE.COM	Dec 11 2020 02:03:00	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518966525	EDI: BANKAMER.COM	Dec 11 2020 02:03:00	Bank of America, PO Box 982234, El Paso, TX

District/off: 0312-3

User: admin

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Date Rcvd: Dec 10, 2020

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			79998-2234
518966527	+ EDI: CITICORP.COM	Dec 11 2020 02:03:00	Citicard, P.O. Box 9001037, Louisville, KY 40290-1037
518966533	+ Email/Text: cashiering-administrationservices@flagstar.com	Dec 10 2020 22:24:00	Flagstar Bank, 5151 Corporate Drive 3W-125, Troy, MI 48098-2639
519037483	+ Email/Text: bankruptcyalerts@forwardfinancing.com	Dec 10 2020 22:21:00	Forward Financing, 53 State Street, 20th Floor, Boston, MA 02109-3204
519000421	EDI: IRS.COM	Dec 11 2020 02:03:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
518966526	EDI: JPMORGANCHASE	Dec 11 2020 02:03:00	Chase, Card Member Services, P.O. Box 15153, Wilmington, DE 19886-5153
519034800	Email/PDF: resurgentbknotifications@resurgent.com	Dec 10 2020 23:42:43	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518966535	+ Email/Text: n.gong@mantisfunding.com	Dec 10 2020 22:21:00	Mantis Funding, National Business & Capital Services, 64 Beaver Street, Suite 344, New York, NY 10004-2508
518966538	+ Email/Text: bankruptcyteam@quickenloans.com	Dec 10 2020 22:24:00	Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-1906
519000422	EDI: TFSR.COM	Dec 11 2020 02:03:00	Lexus Financial Services, P.O. Box 9490, Cedar Rapids, IA 52409-9490
518966540	EDI: WFFC.COM	Dec 11 2020 02:03:00	Wells Fargo, PO Box 10306, Des Moines, IA 50306-0306
518986419	EDI: WFFC.COM	Dec 11 2020 02:03:00	Wells Fargo Bank, N.A., Attn: Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518994498	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 12, 2020

Signature: /s/Joseph Speetjens